



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name MIZUHO AMERICAS LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 58,043,000

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MIZUHO AMERICAS LLC
1271 AVENUE OF THE AMERICAS

NEW YORK, NY 10020

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	63,369,333	59,566,667	60,113,000	60,803,250	56,881,500
Net income (\$000)	332,000	241,000	356,000	439,000	240,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.83			0.88			0.88			0.93			0.69		
+ Non-interest income	2.96			2.36			2.49			2.37			2.12		
– Overhead expense	2.87			2.52			2.56			2.28			2.28		
– Provision for credit losses	0			0			0			0.01			-0.03		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	0.92			0.73			0.80			1			0.57		
Net operating income	0.70			0.54			0.59			0.72			0.42		
Net income	0.70			0.54			0.59			0.72			0.42		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.94			1.30			1.35			2.05			4.63		
Interest expense	2.03			0.33			0.38			1.03			3.89		
Net interest income (tax equivalent)	0.90			0.97			0.97			1.02			0.74		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07			0			0			0			0.11		
Earnings coverage of net loan and lease losses (X)	138.67												48.83		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.12			0.12			0.19			0.14			0.02		
Allowance for loan and lease losses / Total loans and leases	0.12			0.12			0.19			0.14			0.02		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0			0			0			0			0		
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0		
Liquidity and Funding															
Net noncore funding dependence	129.18			111.51			180.85			157.89			102.11		
Net short-term noncore funding dependence	48.34			28.39			96.88			89.04			64.33		
Net loans and leases / Total assets	10.01			13.52			12.26			13.79			13.78		
Capitalization															
Tier 1 leverage ratio	8.04			8.25			8.24			8			7.45		
Holding company equity capital / Total assets	9.41			10.27			10.77			10.46			9.90		
Total equity capital (including minority interest) / Total assets	9.41			10.27			10.77			10.46			9.90		
Common equity tier 1 capital / Total risk-weighted assets	18.14			16.85			15.83			16.34			18.31		
Net loans and leases / Equity capital (X)	1.06			1.32			1.14			1.32			1.39		
Cash dividends / Net income	0			0			0			0			0		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	18.89			1.59			4.42			4.19			7.46		
Equity capital	8.87			7.43			7.46			10.15			5.81		
Net loans and leases	-11.95			-5.52			-7.14			4.23			18.47		
Noncore funding	31.72			-15.87			13.43			2.22			6.98		
Parent Company Ratios															
Short-term debt / Equity capital	9.53			0			0			0			0		
Long-term debt / Equity capital	0			10.37			10.14			0			9.31		
Equity investment in subsidiaries / Equity capital	91.33			90.40			89.44			71.27			64.06		
Cash from ops + noncash items + op expense / Op expense + dividends	81.53			365.20			361.10			96.31			67.88		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	78,000	46,000	61,000	83,000	131,000	69.57	18.18
Income from lease financing receivables.....	26,000	29,000	38,000	41,000	39,000	-10.34	0.00
Fully taxable income on loans and leases.....	104,000	75,000	99,000	124,000	170,000	38.67	13.04
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	104,000	75,000	99,000	124,000	170,000	38.67	13.04
Investment interest income (tax equivalent).....	34,000	20,000	27,000	33,000	12,000	70.00	
Interest on balances due from depository institutions.....	35,000	5,000	7,000	25,000	81,000	600.00	25.00
Interest income on other earning assets.....	1,111,000	430,000	599,000	950,000	2,203,000	158.37	39.05
Total interest income (tax equivalent).....	1,284,000	530,000	732,000	1,132,000	2,466,000	142.26	39.72
Interest on time deposits of \$250K or more.....	7,000	1,000	1,000	5,000	5,000	600.00	
Interest on time deposits < \$250K.....	2,000	1,000	1,000	21,000	22,000	100.00	0.00
Interest on foreign office deposits.....	0	0	0	5,000	16,000		-100.00
Interest on other deposits.....	5,000	0	0	2,000	12,000		0.00
Interest on other borrowings and trading liabilities.....	872,000	133,000	204,000	536,000	2,016,000	555.64	42.02
Interest on subordinated debt and mandatory convertible securities.....	3,000	0	0	0	0		
Total interest expense.....	889,000	135,000	206,000	569,000	2,071,000	558.52	41.56
Net interest income (tax equivalent).....	395,000	395,000	526,000	563,000	395,000	0.00	35.74
Non-interest income.....	1,409,000	1,056,000	1,498,000	1,438,000	1,205,000	33.43	129.85
Adjusted operating income (tax equivalent).....	1,804,000	1,451,000	2,024,000	2,001,000	1,600,000	24.33	99.56
Overhead expense.....	1,364,000	1,125,000	1,540,000	1,386,000	1,296,000	21.24	73.10
Provision for credit losses.....	-1,000	-1,000	2,000	8,000	-17,000		
Securities gains (losses).....	0	0	0	0	-1,000		
Other tax equivalent adjustments.....	-1,000	0	1,000	1,000	1,000		
Pretax net operating income (tax equivalent).....	437,000	326,000	482,000	609,000	322,000	34.05	273.50
Applicable income taxes.....	85,000	65,000	99,000	138,000	70,000	30.77	
Tax equivalent adjustments.....	20,000	20,000	27,000	32,000	12,000	0.00	
Applicable income taxes (tax equivalent).....	105,000	85,000	126,000	170,000	82,000	23.53	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	332,000	241,000	356,000	439,000	240,000	37.76	135.46
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	332,000	241,000	356,000	439,000	240,000	37.76	135.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	332,000	241,000	356,000	439,000	240,000	37.76	135.46
Investment securities income (tax equivalent).....	34,000	20,000	27,000	33,000	12,000	70.00	
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	0	0	0	0	0		
All other securities.....	34,000	20,000	27,000	33,000	12,000	70.00	
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.70			1.19			1.22			1.86			4.34		
Less: Interest expense	1.87			0.30			0.34			0.94			3.64		
Equals: Net interest income (tax equivalent)	0.83			0.88			0.88			0.93			0.69		
Plus: Non-interest income	2.96			2.36			2.49			2.37			2.12		
Equals: adjusted operating income (tax equivalent)	3.80			3.25			3.37			3.29			2.81		
Less: Overhead expense	2.87			2.52			2.56			2.28			2.28		
Less: Provision for credit losses	0			0			0			0.01			-0.03		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	0.92			0.73			0.80			1			0.57		
Less: Applicable income taxes (tax equivalent)	0.22			0.19			0.21			0.28			0.14		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	0.70			0.54			0.59			0.72			0.42		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	0.70			0.54			0.59			0.72			0.42		
Memo: Net income (last four quarters)	0.71			0.58			0.59			0.72			0.42		
Net income—BHC and noncontrolling (minority) interest	0.70			0.54			0.59			0.72			0.42		
Margin Analysis															
Average earning assets / Average assets	91.94			91			90.33			90.79			93.55		
Average interest-bearing funds / Average assets	47.42			44.53			45.81			46.87			49.14		
Interest income (tax equivalent) / Average earning assets	2.94			1.30			1.35			2.05			4.63		
Interest expense / Average earning assets	2.03			0.33			0.38			1.03			3.89		
Net interest income (tax equivalent) / Average earning assets	0.90			0.97			0.97			1.02			0.74		
Yield or Cost															
Total loans and leases (tax equivalent)	2.30			1.51			1.50			1.86			3.16		
Interest-bearing bank balances	1.90			0.17			0.19			0.72			3.21		
Federal funds sold and reverse repos	2.60			0.49			0.51			2.12			5.85		
Trading assets	3.66			2.24			2.35			2.78			3.48		
Total earning assets	2.89			1.25			1.30			1.99			4.61		
Investment securities (tax equivalent)	2.64			4.15			3.18			20.56			46.60		
US Treasury and agency securities (excluding mortgage-backed securities)															
Mortgage-backed securities	0			0			0			0			0		
All other securities															
Interest-bearing deposits	0.74			0.08			0.06			0.78			1.76		
Time deposits of \$250K or more	1.35			0.28			0.20			2.15			2.21		
Time deposits < \$250K	0.71			0.21			0.17			1.72			2.44		
Other domestic deposits	0.29			0			0			0.11			0.91		
Foreign deposits	0			0			0			0.87			2.43		
Federal funds purchased and repos	2.32			0.19			0.20			1.37			5.30		
Other borrowed funds and trading liabilities	2.12			0.88			1			1.19			2.72		
All interest-bearing funds	3.94			0.68			0.75			2			7.41		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,409,000	1,056,000	1,498,000	1,438,000	1,205,000
Fiduciary activities income	38,000	43,000	58,000	55,000	46,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	222,000	-42,000	-17,000	146,000	182,000
Investment banking fees and commissions	601,000	745,000	1,000,000	880,000	655,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	0	0
Other non-interest income	548,000	310,000	457,000	357,000	322,000
Total overhead expenses	1,364,000	1,125,000	1,540,000	1,386,000	1,296,000
Personnel expense	750,000	558,000	771,000	669,000	617,000
Net occupancy expense	48,000	51,000	68,000	70,000	68,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,000	0	0	0	0
Other operating expenses	565,000	516,000	701,000	647,000	611,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,324	1,772	1,695	1,569	1,466
Average personnel expense per employee	322.72	314.90	454.87	426.39	420.87
Average assets per employee	27,267.36	33,615.50	35,464.90	38,752.87	38,800.48

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	76.50			78.62			77.08			70.36			81.56		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	2.87			2.52			2.56			2.28			2.28		
Personnel expense	1.58			1.25			1.28			1.10			1.08		
Net occupancy expense	0.10			0.11			0.11			0.12			0.12		
Other operating expenses	1.19			1.16			1.17			1.06			1.07		
Overhead less non-interest income	-0.09			0.15			0.07			-0.09			0.16		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	75.61			77.53			76.09			69.27			81		
Personnel expense	41.57			38.46			38.09			33.43			38.56		
Net occupancy expense	2.66			3.51			3.36			3.50			4.25		
Other operating expenses	31.37			35.56			34.63			32.33			38.19		
Total non-interest income	78.10			72.78			74.01			71.86			75.31		
Fiduciary activities income	2.11			2.96			2.87			2.75			2.88		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	12.31			-2.89			-0.84			7.30			11.38		
Investment banking fees and commissions	33.31			51.34			49.41			43.98			40.94		
Insurance activities revenue	0			0			0			0			0		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0			0			0			0			0		
Other non-interest income	30.38			21.36			22.58			17.84			20.13		
Overhead less non-interest income	-2.49			4.76			2.08			-2.60			5.69		
Applicable income taxes / Pretax net operating income (tax equivalent)	19.45			19.94			20.54			22.66			21.74		
Applicable income tax + TE / Pretax net operating income + TE	24.03			26.07			26.14			27.91			25.47		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	0	0	0	0	0		-100.00
Commercial and industrial loans	2,244,000	2,375,000	2,140,000	2,030,000	2,258,000	-5.52	8.35
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	3,000	4,000	4,000	30,000	30,000	-25.00	-96.74
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,574,000	4,233,000	3,710,000	4,242,000	3,751,000	-15.57	48.42
Less: Unearned income	2,000	3,000	2,000	3,000	3,000	-33.33	
Loans and leases, net of unearned income	5,819,000	6,609,000	5,852,000	6,299,000	6,036,000	-11.95	23.99
Less: Allowance for loan and lease losses	7,000	8,000	11,000	9,000	1,000	-12.50	250.00
Net loans and leases	5,812,000	6,601,000	5,841,000	6,290,000	6,035,000	-11.95	23.90
Debt securities that reprice or mature in over 1 year	0	0	0	0	1,000		-100.00
Mutual funds and equity securities	1,185,000	880,000	1,115,000	243,000	25,000	34.66	4640.00
Subtotal	6,997,000	7,481,000	6,956,000	6,533,000	6,061,000	-6.47	48.34
Interest-bearing bank balances	3,277,000	3,831,000	3,134,000	3,567,000	2,654,000	-14.46	38.91
Federal funds sold and reverse repos	20,034,000	12,386,000	14,487,000	12,742,000	17,204,000	61.75	25.89
Debt securities that reprice or mature within 1 year	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Trading assets	24,139,000	21,664,000	20,221,000	18,771,000	13,500,000	11.42	72.08
Total earning assets	54,448,000	45,363,000	44,799,000	41,614,000	39,420,000	20.03	47.08
Non-interest-bearing cash and due from depository institutions	985,000	241,000	296,000	336,000	318,000	308.71	-41.40
Premises, fixed assets, and leases	479,000	525,000	521,000	557,000	549,000	-8.76	897.92
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,131,000	2,692,000	2,023,000	3,114,000	3,498,000	-20.84	-41.82
Total assets	58,043,000	48,821,000	47,639,000	45,621,000	43,785,000	18.89	36.86
Quarterly average assets	65,996,000	60,315,000	61,752,000	58,963,000	57,665,000	9.42	28.87
Average loans and leases (YTD)	6,020,333	6,617,000	6,580,250	6,653,750	5,383,250	-9.02	17.78
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	5,819,000	6,609,000	5,852,000	6,299,000	6,036,000	-11.95	23.99
Real estate loans secured by 1-4 family	0	0	0	0	0		-100.00
Commercial real estate loans	0	0	0	0	0		-100.00
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		-100.00
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	1,186,000	881,000	1,116,000	244,000	27,000	34.62	4292.59
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,000	1,000	1,000	1,000	2,000	0.00	-50.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	1,185,000	880,000	1,115,000	243,000	25,000	34.66	4640.00
Available-for-sale securities	0	0	0	0	0		-100.00
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)							
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	814,000	512,000	566,000	735,000	507,000	58.98	-4.12
NOW, ATS and transaction accounts	1,588,000	1,064,000	963,000	808,000	644,000	49.25	63.71
Time deposits less brokered deposits < \$250K	-995,000	-648,000	-649,000	-994,000	-395,000		
MMDA and other savings accounts	610,000	1,087,000	1,084,000	1,236,000	527,000	-43.88	-68.73
Other non-interest-bearing deposits							
Core deposits	2,017,000	2,015,000	1,964,000	1,785,000	1,283,000	0.10	0.75
Time deposits of \$250K or more	767,000	655,000	609,000	108,000	203,000	17.10	382.39
Foreign deposits	6,000	25,000	19,000	404,000	609,000	-76.00	-99.01
Federal funds purchased and repos	21,719,000	14,200,000	18,937,000	16,557,000	18,996,000	52.95	7.02
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,698,000	2,302,000	3,767,000	3,531,000	2,522,000	17.20	130.20
Other borrowings w/remaining maturity over 1 year	5,656,000	6,181,000	5,806,000	4,461,000	2,252,000	-8.49	415.59
Brokered deposits < \$250K	1,505,000	1,197,000	1,064,000	1,564,000	1,466,000	25.73	-14.88
Noncore funding	32,351,000	24,560,000	30,202,000	26,625,000	26,048,000	31.72	28.91
Trading liabilities	12,070,000	5,825,000	6,378,000	3,831,000	3,240,000	107.21	157.30
Subordinated notes and debentures + trust preferred securities	600,000	0	0	0	0		
Other liabilities	5,544,000	11,405,000	3,965,000	8,606,000	8,880,000	-51.39	-15.91
Total liabilities	52,582,000	43,805,000	42,509,000	40,847,000	39,451,000	20.04	37.00
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,698,000	3,698,000	3,698,000	3,698,000	3,698,000	0.00	0.00
Retained earnings	1,770,000	1,323,000	1,438,000	1,081,000	643,000	33.79	422.12
Accumulated other comprehensive income	-7,000	-5,000	-6,000	-5,000	-7,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,461,000	5,016,000	5,130,000	4,774,000	4,334,000	8.87	35.51
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,461,000	5,016,000	5,130,000	4,774,000	4,334,000	8.87	35.51
Total liabilities and capital	58,043,000	48,821,000	47,639,000	45,621,000	43,785,000	18.89	36.86
Memoranda							
Non-interest-bearing deposits	814,000	512,000	566,000	735,000	507,000	58.98	-4.12
Interest-bearing deposits	3,481,000	3,380,000	3,090,000	3,126,000	3,054,000	2.99	-5.54
Total deposits	4,295,000	3,892,000	3,656,000	3,861,000	3,561,000	10.35	-5.27
Long-term debt that reprices within 1 year	5,241,000	5,145,000	5,256,000	3,132,000	1,209,000	1.87	445.37
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,130,000	4,774,000	4,774,000	4,334,000	4,096,000		
Accounting restatements	0	0	0	0	-3,000		
Net income	332,000	241,000	356,000	439,000	240,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-1,000	1,000	0	1,000	0		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	1,000		
Holding company equity capital, ending balance	5,461,000	5,016,000	5,130,000	4,774,000	4,334,000		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	0			0			0			0			0		
Commercial and industrial loans	3.87			4.86			4.49			4.45			5.16		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.01			0.01			0.01			0.07			0.07		
Agricultural loans	0			0			0			0			0		
Other loans and leases	6.16			8.67			7.79			9.30			8.57		
Net loans and leases	10.01			13.52			12.26			13.79			13.78		
Debt securities over 1 year	0			0			0			0			0		
Mutual funds and equity securities	2.04			1.80			2.34			0.53			0.06		
Subtotal	12.05			15.32			14.60			14.32			13.84		
Interest-bearing bank balances	5.65			7.85			6.58			7.82			6.06		
Federal funds sold and reverse repos	34.52			25.37			30.41			27.93			39.29		
Debt securities 1 year or less	0			0			0			0			0		
Trading assets	41.59			44.37			42.45			41.15			30.83		
Total earning assets	93.81			92.92			94.04			91.22			90.03		
Non-interest cash and due from depository institutions	1.70			0.49			0.62			0.74			0.73		
Other real estate owned	0			0			0			0			0		
All other assets	4.50			6.59			5.34			8.05			9.24		
Memoranda															
Short-term investments	40.16			33.22			36.99			35.75			45.36		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	0			0			0			0			0		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	10.03			13.54			12.28			13.81			13.79		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.05			0.06			0.07			0.48			0.50		
Commercial and industrial loans	38.56			35.94			36.57			32.23			37.41		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	61.42			64.05			63.40			67.34			62.14		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.06			0.08			0.08			0.63			0.70		
Commercial and industrial loans	42.24			47.68			41.96			42.94			52.54		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	67.27			84.98			72.75			89.74			87.27		
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.02			3.54			4.70			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.50			4.70			5.39			0			0		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.50			4.70			5.39			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	40.16			33.22			36.99			35.75			45.36		
Liquid assets	83.45			78.09			80.06			77.63			76.91		
Investment securities	2.04			1.80			2.34			0.53			0.06		
Net loans and leases	10.01			13.52			12.26			13.79			13.78		
Net loans, leases and standby letters of credit	10.85			14.60			13.33			14.70			15.02		
Core deposits	3.48			4.13			4.12			3.91			2.93		
Noncore funding	55.74			50.31			63.40			58.36			59.49		
Time deposits of \$250K or more	1.32			1.34			1.28			0.24			0.46		
Foreign deposits	0.01			0.05			0.04			0.89			1.39		
Federal funds purchased and repos	37.42			29.09			39.75			36.29			43.38		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	2.90			3.72			9.34			8.36			4.09		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	4.65			4.72			7.91			7.74			5.76		
Earning assets that reprice within 1 year	47.80			42.16			45.83			44.24			55.39		
Interest-bearing liabilities that reprice within 1 year	2.21			2.51			2.19			2.36			4.29		
Long-term debt that reprices within 1 year	9.03			10.54			11.03			6.87			2.76		
Net assets that reprice within 1 year	36.56			29.12			32.61			35.01			48.34		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	129.18			111.51			180.85			157.89			102.11		
Net short-term noncore funding dependence	48.34			28.39			96.88			89.04			64.33		
Short-term investment / Short-term noncore funding	87.33			88.42			72.34			73.71			83.59		
Liquid assets - short-term noncore funding / Nonliquid assets	226.28			184.88			145.01			130.22			98.13		
Net loans and leases / Total deposits	135.32			169.60			159.76			162.91			169.47		
Net loans and leases / Core deposits	288.15			327.59			297.40			352.38			470.38		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0			0			0			0		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0.08			0.11			0.09			0.41			7.41		
Available-for-sale securities	0			0			0			0			0		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	0.08			0.11			0.09			0.41			7.41		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	99.92			99.89			99.91			99.59			92.59		
Debt securities 1 year or less	0.08			0.11			0.09			0.41			3.70		
Debt securities 1 to 5 years	0			0			0			0			0		
Debt securities over 5 years	0			0			0			0			3.70		
Pledged securities	0			0			0			0			0		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	43.74			-1.69			8.04			-17.87			2.46		
Investment securities	34.62			392.18			357.38			803.70			3.85		
Core deposits	0.10			34.69			10.03			39.13			-15.87		
Noncore funding	31.72			-15.87			13.43			2.22			6.98		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			6,024,000	4,790,000	4,409,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	20,000	62,000	21,000	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	12,000	0
Standby letters of credit	483,000	529,000	510,000	415,000	543,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	9,623,000	6,396,000	9,375,000	4,960,000	0
Credit derivatives - notional amount (holding company as guarantor)	676,000	278,000	479,000	487,000	75,000
Credit derivatives - notional amount (holding company as beneficiary)	8,892,000	6,496,000	8,075,000	5,784,000	3,994,000
Credit derivative contracts w/ purchased credit protection-investment grade	3,582,000	3,090,000	3,074,000	2,391,000	2,140,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,986,000	3,684,000	5,480,000	3,881,000	1,929,000
Derivative Contracts					
Interest rate futures and forward contracts	103,296,000	335,747,000	147,957,000	597,565,000	527,764,000
Written options contracts (interest rate)	90,297,000	85,015,000	92,648,000	70,746,000	58,540,000
Purchased options contracts (interest rate)	88,535,000	83,539,000	89,251,000	75,374,000	56,683,000
Interest rate swaps	7,885,586,000	5,471,353,000	5,945,225,000	5,197,610,000	5,613,159,000
Futures and forward foreign exchange	42,242,000	32,733,000	39,016,000	101,965,000	82,287,000
Written options contracts (foreign exchange)	7,479,000	5,998,000	4,312,000	5,394,000	11,668,000
Purchased options contracts (foreign exchange)	7,758,000	7,704,000	5,386,000	4,712,000	12,270,000
Foreign exchange rate swaps	247,632,000	233,609,000	243,798,000	144,443,000	84,881,000
Commodity and other futures and forward contracts	3,847,000	3,139,000	2,709,000	2,730,000	2,652,000
Written options contracts (commodity and other)	18,140,000	18,539,000	19,029,000	8,558,000	591,000
Purchased options contracts (commodity and other)	6,210,000	4,668,000	4,425,000	3,275,000	658,000
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							12.65			10.50			10.07		
Standby letters of credit	0.83			1.08			1.07			0.91			1.24		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	16.58			13.10			19.68			10.87			0		
Credit derivatives - notional amount (holding company as guarantor)	1.16			0.57			1.01			1.07			0.17		
Credit derivatives - notional amount (holding company as beneficiary)	15.32			13.31			16.95			12.68			9.12		
Credit derivative contracts w/ purchased credit protection-investment grade	6.17			6.33			6.45			5.24			4.89		
Credit derivative contracts w/ purchased credit protection-noninvest grade	10.31			7.55			11.50			8.51			4.41		
Derivative contracts	14,646.08			12,867.50			13,841.09			13,617.35			14,733.71		
Interest rate contracts	14,071.83			12,239.93			13,172.15			13,023.16			14,288.33		
Interest rate futures and forward contracts	177.96			687.71			310.58			1,309.85			1,205.35		
Written options contracts (interest rate)	155.57			174.14			194.48			155.07			133.70		
Purchased options contracts (interest rate)	152.53			171.11			187.35			165.22			129.46		
Interest rate swaps	13,585.77			11,206.97			12,479.74			11,393.02			12,819.82		
Foreign exchange contracts	525.66			573.61			614.02			562.27			436.46		
Futures and forward foreign exchange contracts	72.78			67.05			81.90			223.50			187.93		
Written options contracts (foreign exchange)	12.89			12.29			9.05			11.82			26.65		
Purchased options contracts (foreign exchange)	13.37			15.78			11.31			10.33			28.02		
Foreign exchange rate swaps	426.64			478.50			511.76			316.62			193.86		
Equity, commodity, and other derivative contracts	48.58			53.96			54.92			31.92			8.91		
Commodity and other futures and forward contracts	6.63			6.43			5.69			5.98			6.06		
Written options contracts (commodity and other)	31.25			37.97			39.94			18.76			1.35		
Purchased options contracts (commodity and other)	10.70			9.56			9.29			7.18			1.50		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							91.55			71.99			81.90		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	8,501,022,000	6,282,044,000	6,593,756,000	6,212,372,000	6,451,153,000
Interest rate contracts	8,167,714,000	5,975,654,000	6,275,081,000	5,941,295,000	6,256,146,000
Foreign exchange contracts	305,111,000	280,044,000	292,512,000	256,514,000	191,106,000
Equity, commodity, and other contracts	28,197,000	26,346,000	26,163,000	14,563,000	3,901,000
Derivatives Position					
Futures and forwards	149,385,000	371,619,000	189,682,000	702,260,000	612,703,000
Written options	115,916,000	109,552,000	115,989,000	84,698,000	70,799,000
Exchange-traded	10,632,000	11,189,000	10,836,000	5,595,000	3,889,000
Over-the-counter	105,284,000	98,363,000	105,153,000	79,103,000	66,910,000
Purchased options	102,503,000	95,911,000	99,062,000	83,361,000	69,611,000
Exchange-traded	7,808,000	8,133,000	6,893,000	9,286,000	3,804,000
Over-the-counter	94,695,000	87,778,000	92,169,000	74,075,000	65,807,000
Swaps	8,133,218,000	5,704,962,000	6,189,023,000	5,342,053,000	5,698,040,000
Held for trading	8,501,022,000	6,282,044,000	6,593,756,000	6,212,372,000	6,451,153,000
Interest rate contracts	8,167,714,000	5,975,654,000	6,275,081,000	5,941,295,000	6,256,146,000
Foreign exchange contracts	305,111,000	280,044,000	292,512,000	256,514,000	191,106,000
Equity, commodity, and other contracts	28,197,000	26,346,000	26,163,000	14,563,000	3,901,000
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,825,318,000	7,127,800,000	6,848,202,000	6,937,988,000	8,123,486,000
One year or less	6,107,059,000	2,425,552,000	1,863,023,000	2,702,731,000	3,083,031,000
Over 1 year to 5 years	1,562,622,000	2,673,295,000	2,783,704,000	2,510,385,000	3,267,305,000
Over 5 years	1,155,637,000	2,028,953,000	2,201,475,000	1,724,872,000	1,773,150,000
Gross negative fair value (absolute value)	128,747,000	41,684,000	38,912,000	57,431,000	36,156,000
Gross positive fair value	128,034,000	40,728,000	38,034,000	56,689,000	35,791,000
Held for trading	128,034,000	40,728,000	38,034,000	56,689,000	35,791,000
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	12,276,000	3,702,000	4,598,000	5,127,000	3,173,000
Credit losses on derivative contracts	0	149,000	149,000	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	96.08			95.12			95.17			95.64			96.98		
Foreign exchange contracts	3.59			4.46			4.44			4.13			2.96		
Equity, commodity, and other contracts	0.33			0.42			0.40			0.23			0.06		
Futures and forwards	1.76			5.92			2.88			11.30			9.50		
Written options	1.36			1.74			1.76			1.36			1.10		
Exchange-traded	0.13			0.18			0.16			0.09			0.06		
Over-the-counter	1.24			1.57			1.59			1.27			1.04		
Purchased options	1.21			1.53			1.50			1.34			1.08		
Exchange-traded	0.09			0.13			0.10			0.15			0.06		
Over-the-counter	1.11			1.40			1.40			1.19			1.02		
Swaps	95.67			90.81			93.86			85.99			88.33		
Held for trading	100			100			100			100			100		
Interest rate contracts	96.08			95.12			95.17			95.64			96.98		
Foreign exchange contracts	3.59			4.46			4.44			4.13			2.96		
Equity, commodity, and other contracts	0.33			0.42			0.40			0.23			0.06		
Non-traded	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	103.81			113.46			103.86			111.68			125.92		
One year or less	71.84			38.61			28.25			43.51			47.79		
Over 1 year to 5 years	18.38			42.55			42.22			40.41			50.65		
Over 5 years	13.59			32.30			33.39			27.77			27.49		
Gross negative fair value (absolute value)	1.51			0.66			0.59			0.92			0.56		
Gross positive fair value	1.51			0.65			0.58			0.91			0.55		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	24.27			8.38			7.65			12.17			8.41		
Gross positive fair value (X)	24.13			8.19			7.47			12.02			8.33		
Held for trading (X)	24.13			8.19			7.47			12.02			8.33		
Non-traded (X)	0			0			0			0			0		
Current credit exposure (X)	2.31			0.74			0.90			1.09			0.74		
Credit losses on derivative contracts	0			3			2.93			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	41.97			12.54			14.30			17.76			13.52		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	11,000	9,000	9,000	1,000	1,000
Gross losses	3,000	0	0	0	6,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	6,000
Recoveries	0	0	0	0	0
Net losses	3,000	0	0	0	6,000
Provision for loan and lease losses	-1,000	-1,000	2,000	8,000	-17,000
Adjustments	0	0	0	0	23,000
Ending balance	7,000	8,000	11,000	9,000	1,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0			0			0			0.01			-0.03		
Provision for loan and lease losses / Average loans and leases	-0.02			-0.02			0.03			0.12			-0.32		
Provision for loan and lease losses / Net loan and lease losses	-33.33												-283.33		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.12			0.12			0.19			0.14			0.02		
Allowance for loan and lease losses / Total loans and leases	0.12			0.12			0.19			0.14			0.02		
Allowance for loan and lease losses / Net loans and leases losses (X)	1.75												0.17		
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases															
Gross loan and lease losses / Average loans and leases	0.07			0			0			0			0.11		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0.07			0			0			0			0.11		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0.11		
Recoveries / Prior year-end losses										0					
Earnings coverage of net loan and lease losses (X)	138.67												48.83		

Net Loan and Lease Losses By Type

Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0.18			0			0			0			0.22		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	0	0	0	0	0
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	0	0
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	26,000	27,000	27,000	0	0
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0			0			0			0			0		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases	0			0			0			0			0		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0			0			0			0			0		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0			0			0			0			0		
30+ days past due and nonaccrual assets	0			0			0			0			0		

Percent of Total Assets

90+ days past due and nonaccrual assets	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned	0			0			0			0			0		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.04			0.06			0.06			0			0		
Allowance for loan and lease losses	371.43			337.50			245.45			0			0		
Equity capital + allowance for loan and lease losses	0.48			0.54			0.53			0			0		
Tier 1 capital + allowance for loan and lease losses	0.49			0.54			0.53			0			0		
Loans and leases + other real estate owned	0.45			0.41			0.46			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial and industrial	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,698,000	3,698,000	3,698,000	3,698,000	3,698,000
Retained earnings	1,769,000	1,323,000	1,438,000	1,081,000	643,000
Accumulated other comprehensive income (AOCI)	-7,000	-5,000	-6,000	-5,000	-7,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,460,000	5,016,000	5,130,000	4,774,000	4,334,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	51,000	9,000	7,000	14,000	18,000
Accumulated other comprehensive income-related adjustments	-7,000	-7,000	-7,000	-6,000	-7,000
Other deductions from common equity tier 1 capital	111,000	41,000	41,000	48,000	26,000
Subtotal:	5,305,000	4,973,000	5,089,000	4,718,000	4,297,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	5,305,000	4,973,000	5,089,000	4,718,000	4,297,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	5,305,000	4,973,000	5,089,000	4,718,000	4,297,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	8,000	10,000	13,000	11,000	2,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	8,000	10,000	13,000	11,000	2,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	8,000	10,000	13,000	11,000	2,000
Exited advanced approach tier 2 capital					
Total capital	5,313,000	4,983,000	5,102,000	4,729,000	4,299,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	65,996,000	60,315,000	61,752,000	58,963,000	57,665,000
Less: Deductions from common equity tier 1 capital	51,000	9,000	7,000	14,000	18,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	65,945,000	60,306,000	61,745,000	58,949,000	57,647,000
Total risk-weighted assets	29,250,762	29,512,671	32,146,410	28,865,179	23,468,254
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	18.14			16.85			15.83			16.35			18.31		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	18.14			16.85			15.83			16.35			18.31		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	18.16			16.88			15.87			16.38			18.32		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	8.04			8.25			8.24			8			7.45		
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0	0		
Total property and casualty assets.....	0	0	0	0	0		
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0	0		
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0		
Total insurance underwriting equity.....	0	0	0	0	0		
Total property and casualty equity.....	0	0	0	0	0		
Total life and health equity.....	0	0	0	0	0		
Total insurance underwriting net income.....	0	0	0	0	0		
Total property and casualty.....	0	0	0	0	0		
Total life and health.....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0		
Unearned premiums (P/C).....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0	0		
Separate account liabilities (L/H).....	0	0	0	0	0		
Insurance activities revenue.....	0	0	0	0	0		
Other insurance activities income.....	0	0	0	0	0		
Insurance and reinsurance underwriting income.....	0	0	0	0	0		
Premiums.....	0	0	0	0	0		
Credit related insurance underwriting.....	0	0	0	0	0		
Other insurance underwriting.....	0	0	0	0	0		
Insurance benefits, losses, expenses.....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0		
Life insurance assets.....	0	0	0	0	0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	1,259,000			710,000			0			692,000			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	2.17			1.45			0			1.52			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	139,000	270,000	167,000	245,000	187,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	136,000	266,000	163,000	215,000	157,000
Loans to depository institutions and other banks acceptances	3,000	4,000	4,000	30,000	30,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	139,000	270,000	167,000	245,000	187,000
Total foreign deposits	6,000	25,000	19,000	404,000	609,000
Interest-bearing deposits	6,000	25,000	19,000	404,000	609,000
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0.87			0			0			0.41			0.81		
Cost: Interest-bearing deposits	0			0			0			0.87			2.43		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans	2.94														
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-48.52			9.76			-31.84			31.02			-28.35		
Total selected assets	-48.52			7.57			-31.84			31.02			-28.35		
Deposits	-76			-95.43			-95.30			-33.66			-5.43		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	957	787	70,937	1,739	3,818	21.60	907.37
Dividends	0	0	70,000	0	0		
Interest	341	44	52	754	529	675.00	258.95
Management and service fees	0	0	0	0	0		
Other income	616	743	885	985	3,289	-17.09	
Income from nonbank subsidiaries	33,001	228,207	236,482	39,811	28,815	-85.54	482.23
Dividends	0	200,000	200,000	0	0	-100.00	
Interest	7,146	3,142	4,179	6,227	13,461	127.43	26.08
Management and service fees	0	0	0	0	0		
Other income	25,855	25,065	32,303	33,584	15,354	3.15	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	33,958	228,994	307,419	41,550	32,633	-85.17	489.24
Securities gains (losses)	0	0	0	0	0		
Other operating income	14,923	15,811	19,643	22,195	45,623	-5.62	-37.37
Total operating income	48,881	244,805	327,062	63,745	78,256	-80.03	65.18
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	6,710	10	889	0	0	67000.00	
Other expenses	69,193	75,278	99,583	99,361	103,065	-8.08	24.24
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	75,903	75,288	100,472	99,361	103,065	0.82	36.28
Income (loss) before taxes	-27,022	169,517	226,590	-35,616	-24,809		
Applicable income taxes (credit)	-10,683	-11,555	-15,056	-8,380	-8,079		
Extraordinary items							
Income before undistributed income of subsidiaries	-16,339	181,072	241,646	-27,236	-16,730		
Equity in undistributed income of subsidiaries	347,895	60,560	114,751	466,237	256,288	474.46	123.66
Bank subsidiaries	45,325	23,382	-25,097	12,203	54,966	93.85	37.98
Nonbank subsidiaries	302,570	37,178	139,848	454,034	201,322	713.84	146.59
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	331,556	241,632	356,397	439,001	239,558	37.22	135.90
Memoranda							
Bank net income	45,325	23,382	44,903	12,203	54,966	93.85	37.98
Nonbank net income	302,570	237,178	339,848	454,034	201,322	27.57	146.59
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,488,738	22.74	1,490,749	24.43	1,442,233	23.14	1,467,120	1,455,237	-0.13	7.96
Common and preferred stock	1,484,487	22.68	1,486,799	24.37	1,438,319	23.07	1,463,417	1,451,762	-0.16	7.66
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	4,251	0.06	3,950	0.06	3,914	0.06	3,703	3,475	7.62	
Investment in nonbank subsidiaries	4,077,961	62.30	3,560,197	58.35	3,722,332	59.72	2,443,149	1,769,139	14.54	173.90
Common and preferred stock	3,452,982	52.75	3,047,521	49.95	3,150,081	50.53	1,938,972	1,324,338	13.30	217.13
Excess cost over fair value	49,933	0.76	0	0	0	0	0	0		
Loans, advances, notes, and bonds	530,000	8.10	475,000	7.78	530,000	8.50	475,000	430,000	11.58	32.50
Other receivables	45,046	0.69	37,676	0.62	42,251	0.68	29,177	14,801	19.56	95742.55
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	329,368	5.03	380,648	6.24	383,999	6.16	746,414	1,001,639	-13.47	-56.34
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	8,315		-100.00
Premises, furnishings, fixtures and equipment	434,335	6.64	458,868	7.52	452,655	7.26	476,903	460,426	-5.35	31883.43
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	215,633	3.29	211,037	3.46	232,272	3.73	188,939	126,149	2.18	401.89
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total assets	6,546,035	100.00	6,101,499	100.00	6,233,491	100.00	5,322,525	4,820,905	7.29	62.09
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	520,300	7.95	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	520,300	8.53	520,300	8.35	0	403,516	-100.00	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	562,518	8.59	561,132	9.20	580,484	9.31	546,960	82,618	0.25	16050.39
Balance due to subsidiaries and related institutions	2,620	0.04	4,423	0.07	2,410	0.04	1,622	1,048	-40.76	-47.42
Total liabilities	1,085,438	16.58	1,085,855	17.80	1,103,194	17.70	548,582	487,182	-0.04	12721.14
Equity Capital	5,460,597	83.42	5,015,644	82.20	5,130,297	82.30	4,773,943	4,333,723	8.87	35.49
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	3,698,324	56.50	3,698,324	60.61	3,698,324	59.33	3,698,324	3,698,324	0.00	0.00
Retained earnings	1,769,332	27.03	1,323,068	21.68	1,437,833	23.07	1,081,436	642,096	33.73	422.21
Accumulated other comprehensive income	-7,059	-0.11	-5,748	-0.09	-5,860	-0.09	-5,817	-6,697		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	6,546,035	100.00	6,101,499	100.00	6,233,491	100.00	5,322,525	4,820,905	7.29	62.09
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	8.39			6.64			7.27			9.75			5.73		
Bank net income / Average equity investment in banks	4.14			2.11			3.06			0.84			3.87		
Nonbank net income / Average equity investment in nonbanks	12.20			13.74			13.75			28.48			16.41		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	13.67			9.68			12.60			2.78			22.94		
Nonbank net income / Parent net income	91.26			98.16			95.36			103.42			84.04		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	19.88			21.65			21.50			11.49			11.24		
Total debt / Equity capital	9.53			10.37			10.14			0			9.31		
Total debt + notes payable to subs that issued TPS / Equity capital	9.53			10.37			10.14			0			9.31		
Total debt + Loans guaranteed for affiliate / Equity capital	9.53			10.37			10.14			0			9.31		
Total debt / Equity capital – excess over fair value	9.62			10.37			10.14			0			9.31		
Long-term debt / Equity capital	0			10.37			10.14			0			9.31		
Short-term debt / Equity capital	9.53			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0.91			0			0			0			0		
Long-term debt / Consolidated long-term debt	0			8.42			8.96			0			17.92		
Double Leverage															
Equity investment in subs / Equity capital	91.33			90.40			89.44			71.27			64.06		
Total investment in subs / Equity capital	101.94			100.70			100.67			81.91			74.40		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.07			-1.49			-1.52			-3.12			-6.50		
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	95.38			357.19			357.26			86.80			83.77		
Cash from ops + noncash items + op expense / Op expense + dividend	81.53			365.20			361.10			96.31			67.88		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	44.93			-369.14			-243.96			-151.03			-40.61		
Pretax operating income + interest expense / Interest expense	-302.71			999,999			25,588.19								
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-302.71			999,999			25,588.19								
Dividends + interest from subsidiaries / Interest expense + dividends	111.58			999,999			30,847.13								
Fees + other income from subsidiaries / Salary + other expenses	38.26			34.28			33.33			34.79			18.09		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.34			5.17			5.23			15.45			21.59		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	87.02			90.93			84.43			85.54			86.66		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	2.40			2.46			2.17			1.49			1.63		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....				0			0								
Dividends declared / Net income	0			0			0			0			0		
Net income – dividends / Average equity	8.39			6.64			7.27			9.75			5.73		
Percent of Dividends Paid															
Dividends from bank subsidiaries															
Dividends from nonbank subsidiaries															
Dividends from subsidiary holding companies.....															
Dividends from all subsidiaries															
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			155.89			0			0		
Interest income from bank subsidiaries.....	0.75			0.19			0.12			6.18			0.96		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	1.36			3.18			1.97			8.07			5.98		
Operating income from bank subsidiaries	2.11			3.37			157.98			14.25			6.95		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			84.32			58.85			0			0		
Interest income from nonbank subsidiaries.....	2.36			1.32			1.23			1.37			6.69		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	8.55			10.57			9.51			7.40			7.63		
Operating income from nonbank subsidiaries	10.91			96.22			69.58			8.77			14.31		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			21.40			0			0		
Interest income from bank subsidiaries.....	0.70			0.02			0.02			1.18			0.68		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	1.26			0.30			0.27			1.55			4.20		
Operating income from bank subsidiaries	1.96			0.32			21.69			2.73			4.88		
Dividends from nonbank subsidiaries	0			81.70			61.15			0			0		
Interest income from nonbank subsidiaries.....	14.62			1.28			1.28			9.77			17.20		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	52.89			10.24			9.88			52.68			19.62		
Operating income from nonbank subsidiaries	67.51			93.22			72.30			62.45			36.82		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....	0														
Loans and advances from subsidiaries / Total debt	0			0			0						0		